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DECLARATION – Utility or Design Patent Application					
Direct all correspondence to: Customer Number 24,239 OR Correspondence address below					
Name MOORE & VAN ALLEN PLLC					
Address 2200 West Main Street, Suite 80	0				
City Durham	City State ZIP				
Country	Telephone 919-286-8000)	Fax 919-286-8199		
I hereby declare that all statements made herein belief are believed to be true; and further that the like so made are punishable by fine or imprisonm jeopardize the validity of the application or any page	ese statements were nent, or both, under 1	made with the knowledge 8 U.S.C. 1001 and that su	that willful false statements and the		
NAME OF SOLE OR FIRST INVENTOR:	A petition has	been filed for this unsigne	ed inventor		
Given Name (first and middle [if any]) Kris Family Name Or Surname Gagnon					
Inventor's Signature			Date		
Residence: City	State	Country	Citizenship		
Winnetka	IL	USA	USA		
Mailing Address					
1005 Sunset Road					
City	State	ZIP	Country		
Winnetka	<u> </u>	60093	USA		
NAME OF SECOND INVENTOR:	A petition has	been filed for this unsigne	ed inventor		
Given Name (first and middle [if any]) Family Name Or Surname					
Bridget Garavalia					
Inventor's Signature Bridget Mariable 3/31/04					
Residence: City Joliet	State IL	Country	Citizenship USA		
Mailing Address					
1013 Western Avenue					
City	State	ZIP	Country		
Joliet	IL	60435	USA		
Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto					

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NAME OF THIRD INVENTOR:		as been filed for this unsign	
Given Name	/1000000	Family Name	
(first and middle [if any])		Or Surname	
Hetty E.		Harlan	
Inventor's			Date / /
Signature Helly & Hard	for		4/2/04
Residence: City	State	Country	Citizenship
River Forest	IL	USA	USA
Mailing Address			
510 Monroe Avenue			
City	State	ZIP	Country
River Forest	IL	60305	USA
NAME OF FOURTH INVENTOR:		as been filed for this unsig	Auto-Control Control C
Given Name	A pennon na	Family Name	nea inventor
(first and middle [if any])		Or Surname	
Michael		McKay	
Inventor's			Date
Signature			5010
Residence: City	State	Country	Citizenship
Wilton	CT	USA	USA
Mailing Address		I USA	
193 Sturges Ridge Road			
City	State	ZIP	Country
Wilton	CT	06897	USA
NAME OF FIFTH INVENTOR:	A petition ha	as been filed for this unsig	ned inventor
Given Name		Family Name	
(first and middle [if any])		Or Surname	
Jackie		Noble	1
Inventor's		110010	Date
Signature			
Residence: City	State	Country	Citizenship
Charlotte	NC	USA	USA
Mailing Address			
5626 Hillingdon Road			
City	State	ZIP	Country
Charlette	NC	28226	USA
Charlotte			
Additional inventors are being named on the	supplemental Additio	nal Inventor(s) sheet(s) PTO/S	BB/02S or 02LR attached hereto

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NAME OF THIRD INVENTOR:				
Given Name (first and middle [if any]) Hetty E.		has been filed for this unsigned inventor Family Name Or Surname Harlan		iloi
Inventor's Signature				Date
Residence: City	State Country		ntry	Citizenship USA
River Forest	<u> </u>	US	SA	
Mailing Address		•		
510 Monroe Avenue				
City	State	ZIP		Country
River Forest	IL	603	305	USA
NAME OF FOURTH INVENTOR:	A petition has	been filed for	r this unsigned inven	itor
Given Name (first and middle [if any])		Family Nam Or Surname		
Michael D.		McKay	e	
		Wiorkay		
Inventor's Signature Residence: City	ak.			Date 4/2/04
Residence: City	State	Coun	itry	Citizenship
Wilton	CT	US	20	USA
Mailing Address			2/1	
193 Sturges Ridge Road				
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Wilton	CT	068	897	USA
NAME OF FIFTH INVENTOR:	A petition has	been filed for	r this unsigned inven	tor
Given Name (first and middle [if any])		Family Nam Or Surname		
Jackie		Noble		
Inventor's		110010		Date
Signature				
Residence: City	State	Coun	ntry	Citizenship
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Charlotte	NC ·	282	226	USA
Additional inventors are being named on the si	upplemental Additiona	I Inventor(s) sh	eet(s) PTO/SB/02S or 0	2LR attached hereto

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NAME OF THIRD INVENTOR:	A petition has		filed for this unsigned inve	entor
Given Name			ily Name	
(first and middle [if any])		1	urname	
Hetty E.		Hai	rlan	
Inventor's			· · · · · · · · · · · · · · · · · · ·	Date
Signature				
Residence: City	State		Country	Citizenship
River Forest	IL		1104	USA
Mailing Address		·····	USA	
Walling Address				
510 Monroe Avenue				
City	State		ZIP	Country
River Forest	111		60305	USA
NAME OF FOURTH INVENTOR:	7			
Given Name	A petition has		filed for this unsigned inveitly Name	entor
(first and middle [if any])			ily Name urname	
Michael			Kay	
		''''	rtay	
Inventor's				Date
Signature				
Paridanas Cit	1			
Residence: City	State CT		Country	Citizenship
Wilton			USA	USA
Mailing Address			00/	
193 Sturges Ridge Road				İ
City	Louis		710	
City Wilton	State CT		ZIP	Country
VVIILOIT			06897	USA
NAME OF FIFTH INVENTOR:	A petition has	been f	filed for this unsigned inve	entor
Given Name		Fami	lv Name	
(first and middle [if any])		ı	urname	
Jackie		Not	ole	
Inventor's Signature	/			Date
Signature Aulie Mulice	k			3-31-2004
Residence: City/	State		Country	Citizenship
Charlotte	NC		USA	USA
		Í		
Mailing Address		1		1
5626 Hillingdon Road				
City	State		ZIP	Country
01-1-1-1	NC	1	28226	USA
Charlotte				
Additional inventors are being named on the sup	plemental Additiona	Invento	or(s) sheet(s) PTO/SB/02S or	02LR attached hereto

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NAME OF SIXTH INVENTOR:	A petition ha	s been filed for this unsigned inv	ventor	
Given Name		Family Name		
(first and middle [if any])		Or Surname		
Arun		Pinto		
Inventor's	**		Date	
Signature Arun Tulo			March 31, 2004	
Residence: City	State	Country	Citizenship	
Charlotte	NC	USA	India	
Mailing Address		J OOA		
6600 Fairway Baint Brita				
6609 Fairway Point Drive	State	ZIP	Country	
Charlotte	NC	28269	USA	
NAME OF SEVENTH INVENTOR:		s been filed for this unsigned inv		
Given Name		Family Name		
(first and middle [if any])		Or Surname		
Vipin		Ramani		
Inventor's			Date	
Inventor's Signature Vipm Kamami	•		March 31,2004	
Residence: City	State	Country	Citizenship	
Charlotte	NC	USA	India	
Mailing Address		1 00A		
404416				
4941 King Arthur Drive				
City	State	ZIP	Country	
Charlotte	NC	28277	USA	
NAME OF FIGURE INVENTOR.				
NAME OF EIGHTH INVENTOR:	A petition has	s been filed for this unsigned inv	entor	
Given Name (first and middle [if any])		Family Name		
(ilist and middle [il any])		Or Surname		
Inventor's Signature			Date	
olginature				
Residence: City	State	Country	Citizenship	
Mailing Address				
City	State	ZIP	Country	
Additional inventors are balled agents.	plamental Addition 12	D. (2.4(2) -b(4.) 270/22/25	01.0 -4 1111	
Additional inventors are being named on the sup	piementai Additional I	nventor(s) sheet(s) PTO/SB/02S or 0	ZLK attached hereto	

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Officer the Faperwork Reduction Act of 1993, no persons are require		Attorney Docket Number	014033-00				
DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)		First Named Inventor Kris Ga		non			
		COMPLETE IF KNOWN					
		Application Number					
□ Declaration □ Declaration	Declaration Submitted after Initial Filing (surcharge) (37 CFR 1.16 (e)) required)	Filing Date		·			
		Art Unit	ŀ				
Filing (Examiner Name					
I hereby declare that:							
Each inventor's residence, mailing address, and citizenship are as stated below next to their name.							
I believe the inventor(s) named be which a patent is sought on the inv		first inventor(s) of the subje	ect matter which	is claimed and for			
METHOD AND SYSTEM TO MAN	NAGE A CREDIT PORTF	OLIO AND TO TRIGGER C	REDIT ACTION	S			
		(Title of the Invention)					
the specification of which							
is attached hereto							
OR was filed on (MM/DD/YYYY)	as United States Applicat	ion Number or PCT Internat	ional				
Application Number and was amended on (MM/DD/YYYY) (if applicable).							
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.							
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-Inpart applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.							
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.							
Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy A YES	ttached? NO		
Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02/B attached hereto:							

[Page 1 of 4]
This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Name MOORE & VAN ALLEN PLLC					
Address 2200 West Main Street, Suite 80	00				
City Durham		State NC	ZIP 27705		
Country US	Telephone 919-286-800	0	Fax 919-286-8199		
belief are believed to be true; and further that the	I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may				
NAME OF SOLE OR FIRST INVENTOR:	A petition has	s been filed for this unsigne	ed inventor		
Given Name (first and middle [if any])		Family Name Or Sumame			
Kris		Gagnon			
Inventor's Signature Date 4/6/04					
Residence: City	State	Country	Citizenship		
Winnetka		USA	USA		
Mailing Address					
1005 Sunset Road					
^{City} Winnetka	State	ZIP 60093	Country		
NAME OF SECOND INVENTOR:			USA		
Given Name	A petition has	been filed for this unsigned Family Name	a inventor		
(first and middle [if any]) Or Surname					
Bridget Garavalia					
Inventor's Signature			Date		
Residence: City	State	Country	Citizenship		
Joliet	IL	USA	USA		
Mailing Address					
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City	State	ZIP	Country		
Joliet	IL	60435	USA		
Additional inventors are being named on the	supplemental Additiona	i inventor(s) sheet(s) PTO/SB/	02S or 02LR attached hereto		